



Order Filed on January 25, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2©

VIRGINIA E. FORTUNATO, LLC
One Kinderkamack Road
Hackensack, NJ 07601
201-673-5777

Virginia E. Fortunato, Esq.
Attorney for Debtor, Edward Steiper

In Re:

EDWARD STEIPER,

Debtor.

Case No. 24-10502/RG

Chapter: 13

Hearing Date: Jan. 25, 2024

Judge: Rosemary Gambardella

**INTERIM ORDER AUTHORIZING DEBTOR'S PARTICIPATION IN THE NEW
JERSEY HOUSING AND MORTGAGE FINANCE AGENCY'S EMERGENCY RESCUE
MORTGAGE ASSISTANCE (ERMA) PROGRAM AND PERMITTING
HOMEOWNERS ASSISTANCE FUNDS (HAF) TO BE PAID BY THE PROGRAM TO
DOVENMUEHLE/QUORUM FEDERAL CREDIT UNION**

The relief set forth on the following pages numbered two (2) through (3) is hereby
ORDERED.

DATED: January 25, 2024

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtors: Edward Steiper

Case No.: 24-10502 - Chapter 13

Caption: Interim Order Authorizing Debtor's Participation in the New Jersey Housing and Mortgage Finance Agency's Emergency Rescue Mortgage Assistance (ERMA) Program and Permitting Homeowners Assistance Funds (HAF) to be Paid by the Program to Dovenmuehle/Quorum Federal Credit Union

Upon the Debtor's Motion Authorizing Sale of Real Property Order Authorizing Debtor's Participation in The New Jersey Housing and Mortgage Finance Agency's Emergency Rescue Mortgage Assistant (ERMA) Program and Permitting Funds to be Paid by the Program to the Debtor's Mortgage for Arrearages; and

WHEREAS, New Jersey Housing and Mortgage Finance Agency's Emergency Rescue Mortgage Assistance (ERMA) Program assists New Jersey homeowners unable to their mortgages or other eligible housing expenses due to a COVID-19 related financial hardship; and

WHEREAS, ERMA exists to promote neighborhood stability through homeowner retention by reducing delinquencies, mortgage default and foreclosures among New Jersey homeowners receiving assistance; and

WHEREAS, The Mortgage Reinstatement component of ERMA will provide funds to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan; and

WHEREAS, Homeowner Assistance Fund (HAF) funds may be used to bring account fully current, with no remaining delinquent amounts post loss mitigation efforts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, condominium fees, homeowners' association fees or other reasonable fees that the servicer advanced to protect lien position; and

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Debtors: Edward Steiper

Case No.: 24-10502/RG - Chapter 13

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WHEREAS, the Chapter 13 Standing Trustee has filed a limited objection;

WHEREAS, the Debtor and the Chapter 13 Standing Trustee have agreed to an interim order;

IT IS HEREBY;

ORDERED, that the Debtor is authorized to apply for, participate in and accept HAF Funds granted to him through the ERMA Program; and it is further,

ORDERED, that to the extent that Dovenmuehle/Quorum Federal Credit Union believes it needs permission to correspond with the ERMA Program regarding the debtor's mortgage and/or mortgage loan arrearages and/or HAF Funds, it is hereby granted; and it is further,

ORDERED, that the event HAF Funds are received by Dovenmuehle/Quorum Federal Credit Union, the Debtor shall file a Supplemental Certification regarding amounts received; and it is further.

ORDERED, that the event HAF Funds are granted to the Debtor and received by Dovenmuehle/Quorum Federal Credit Union, the application of such funds shall be subject to further order of the Court; and it is further,

ORDERED, that the instant Motion is hereby adjourned to March 6, 2024 at 10:00AM.

In re:
Edward Steiper
Debtor

Case No. 24-10502-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 25, 2024

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2024:

Recip ID	Recipient Name and Address
db	+ Edward Steiper, 131 Brakeshoe Place, Mahwah, NJ 07430-1102

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2024 at the address(es) listed below:

Name	Email Address
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato	on behalf of Debtor Edward Steiper njbankruptcy911@gmail.com bankruptcyntices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 3